

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Daniel Kowalo Sr.
Debtor(s)

Case No. 14-22777-GLT
Chapter: 13

Related to Docket No. 77

**ORDER DISMISSING CASE WITHOUT PREJUDICE AND
TERMINATING WAGE ATTACHMENT**

AND NOW, this *The 16th of October, 2019*, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

(1) The above-captioned case is **DISMISSED, without prejudice**. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to *11 U.S.C. §349*. Creditors are directed to *11 U.S.C. §108(c)* for time limits on filing a lawsuit to collect. ***Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.***

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.


Gregory L. Taddonio, Judge
United States Bankruptcy Court

Case Administrators to serve:
All Creditors and All Parties In Interest

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Daniel Kowalo, Sr.
 Debtor

Case No. 14-22777-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dbas
 Form ID: 309

Page 1 of 2
 Total Noticed: 19

Date Rcvd: Oct 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2019.

db
 13953989 #Daniel Kowalo, Sr., 104 Cowden Road, Mc Donald, PA 15057-2477
 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
 (address filed with court: Columbia Gas of Ohio, Inc., P.O. Box 117, Columbus, OH 43216)
 13885319 +Cecil Twp Municipal Authority, c/o Nicholas L Romel, Esq., 519 Court Place,
 Pittsburgh, PA 15219-2002
 13885320 +Citifinancial Mortgage, P.O. Box 6243, Sioux Falls, SD 57117-6243
 13885321 +Columbia Gas, P.O. Box 910, Smithfield, PA 15478-0910
 13885324 +ER Solutions / Comcast, Po Box 9004, Renton, WA 98057-9004
 13885326 +Jb Robinson, Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
 13885328 +NCO Financial Systems, Inc. / ZTEL, 100 Fleet Street, 3rd Floor, Pittsburgh, PA 15220-2928
 13885327 +National City Mortgage Co., c/o Mark J Udren, Esq., 111 Woodcrest Road, Suite 200,
 Cherry Hill, NJ 08003-3620
 13950066 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13885318 +EDI: AFNIRECOVERY.COM Oct 17 2019 07:23:00 AFNI / Verizon, 404 Brock Drive,
 Bloomington, IL 61701-3963
 13918816 EDI: AIS.COM Oct 17 2019 07:23:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 13885322 +E-mail/Text: RVSVCBICNOTICE@state.pa.us Oct 17 2019 03:55:46 Commonwealth of PA,
 Bureau of Compliance, Dept. 280948, Harrisburg, PA 17128-0001
 13885325 +E-mail/Text: fsncustbnotice@fullservicenetwork.com Oct 17 2019 03:54:47
 Full Service Network, 600 Grant St Fl 30, Pittsburgh, PA 15219-2709
 13902746 EDI: Q3G.COM Oct 17 2019 07:23:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 13885329 +EDI: VERIZONCOMB.COM Oct 17 2019 07:23:00 Verizon Penn, P.O. box 25505,
 Lehigh Valley, PA 18002-5505
 13904512 +E-mail/Text: bankruptcy@firstenergycorp.com Oct 17 2019 03:56:08 West Penn Power,
 1310 Fairmont Ave, Fairmont, WV 26554-3526
 13885330 +E-mail/Text: bankruptcy@firstenergycorp.com Oct 17 2019 03:56:08 West Penn Power,
 800 Cabin Hill Drive, Greensburg, PA 15606-0001
 13885323 +EDI: ECAST.COM Oct 17 2019 07:23:00 eCast Settlement Corp., P.O. Box 35480,
 Newark, NJ 07193-5480

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC BANK, N.A.
 cr PNC Bank, N.A.
 cr PNC Bank, National Association

TOTALS: 3, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 18, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-2

User: dbas
Form ID: 309

Page 2 of 2
Total Noticed: 19

Date Rcvd: Oct 16, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2019 at the address(es) listed below:

David A. Rice on behalf of Debtor Daniel Kowalo, Sr. ricelaw1@verizon.net,
lowdenscott@gmail.com
Elizabeth Lamont Wassall on behalf of Creditor PNC Bank, National Association pabk@logs.com,
ewassall@logs.com
Elizabeth Lamont Wassall on behalf of Creditor PNC BANK, N.A. pabk@logs.com,
ewassall@logs.com
James Warmbrodt on behalf of Creditor PNC Bank, National Association bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Scott R. Lowden on behalf of Debtor Daniel Kowalo, Sr. niclowlgl@comcast.net
Stuart P. Winneg on behalf of Creditor PNC BANK, N.A. swinneg@udren.com, cblack@udren.com
TOTAL: 8